
I: The FEMA Organization

I. THE FEMA ORGANIZATION

GENERAL INFORMATION

PURPOSE

The purpose of this section is to provide you with background information that will help you to understand FEMA's mission and operations. As an emergency manager, it will be helpful for you to be familiar with:

- ◆ FEMA's mission, values, and goals.
- ◆ The provisions of the Stafford Act.
- ◆ Key aspects of the disaster assistance process.
- ◆ Federal, State, local, private, and volunteer interests and organizations.
- ◆ FEMA disaster assistance programs and how they operate.

This section addresses these topics. You will have several opportunities to practice applying the information presented in the reading assignments by completing a series of knowledge assessments.

OBJECTIVES

After completing this assignment, you should be able to:

- ◆ Explain FEMA's mission, values, and goals.
- ◆ Discuss the basics of the Stafford Act.
- ◆ Explain how local governments respond to a disaster and/or a disaster declaration.
- ◆ Illustrate the disaster declaration process.
- ◆ Discuss the FEMA disaster assistance programs.

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CONTENTS OF THIS SECTION

This section consists of five parts:

- ◆ The part entitled **Federal Emergency Management Agency** explains the FEMA mission, values, and goals.
 - ◆ **The Stafford Act** provides a basis for understanding the content of the Stafford Act and how it regulates the disaster declaration process.
 - ◆ **Government Response to a Disaster Declaration** explains the actions governments take to respond to disasters.
 - ◆ **The Disaster Field Office** describes how FEMA organizes to deliver services.
 - ◆ **Disaster Assistance Programs** provides an overview of FEMA's disaster assistance programs.
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I. THE FEMA ORGANIZATION

FEDERAL EMERGENCY MANAGEMENT AGENCY

BACKGROUND INFORMATION

The Federal Emergency Management Agency (FEMA) was created in 1979 to coordinate Federal emergency authorities, including the administration of disaster response and recovery programs. This Agency is the successor to a number of other Federal agencies dating to 1950 that were responsible for disaster relief, emergency management, and disaster preparedness. FEMA assumed the role from the Federal Disaster Assistance Administration and also assumed responsibilities from the Federal Preparedness Agency, the Defense Civil Preparedness Agency, the Federal Insurance Administration, and the United States Fire Administration.

FEMA is headquartered in Washington, DC, with 10 Regional Offices that help plan, coordinate, and manage disaster assistance activities including preparedness, response, recovery, and mitigation. Other activities include offsite planning for emergencies at commercial nuclear powerplants and the Army's chemical stockpile sites, providing emergency food and shelter funding for the homeless, and planning to ensure the continuity of the Federal government during national security emergencies.

Reporting directly to the White House, FEMA manages the President's Disaster Relief Fund, the source of most Federal funding assistance after major disasters. FEMA also funds emergency programs and offers technical guidance and training. FEMA stands ready to deploy needed Federal resources in a catastrophic disaster. These coordinated activities ensure a broad-based program to protect life and property and provide recovery assistance after a disaster.

FEMA'S MISSION, VALUES, AND GOALS

FEMA's mission is to reduce the loss of life and property and protect institutions from all hazards by leading and supporting the Nation in a comprehensive, risk-based emergency management program of mitigation, preparedness, response, and recovery.

To accomplish FEMA's mission, the following goals shape the Agency's priorities and policies:

- ◆ To create an emergency management partnership with other Federal agencies, State and local governments, volunteer organizations, and the private sector.
- ◆ To establish, in concert with FEMA's partners, a national emergency management system that is comprehensive, risk-based, and all-hazards in approach.
- ◆ To make mitigation the foundation of the national emergency management system.
- ◆ To provide a rapid and effective response to any disaster.
- ◆ To strengthen State and local emergency management.

FEMA is dedicated to working closely with all members of the emergency management community to improve the Nation's preparedness and increase its ability to respond to emergencies of all types. FEMA is a supportive partner to public and private organizations and groups that contribute to emergency management. Most life- and property-threatening emergencies are best dealt with at the State and local levels. FEMA supports these efforts by providing resources, guidance, and readiness to respond when demand exceeds local capabilities.

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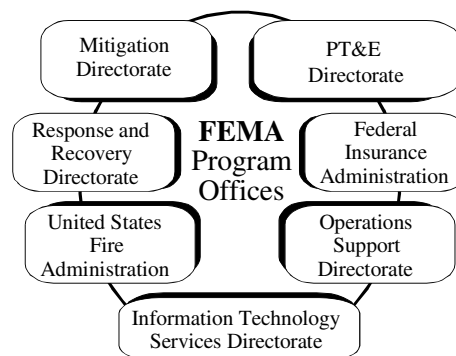
FEMA'S ACTIVITIES

Through the coordination of planning and preparedness activities, and the provision of financial aid and technical support, FEMA provides the vital ingredients for an effective national emergency management system covering numerous diversified programs. These programs fall under the following general categorizations:

- ◆ Supporting State and local governments in a wide range of disaster planning, preparedness, mitigation, response, and recovery efforts.
- ◆ Coordinating Federal aid for Presidentially declared disasters and emergencies.
- ◆ Ensuring that individuals and communities affected by disasters are provided with high-quality customer service through staff training, surveys, and evaluations of disaster response and recovery operations.
- ◆ Developing practical applications of research to lessen the damaging effects of emergencies and disasters.
- ◆ Coordinating emergency preparedness for peacetime radiological accidents, including incidents at nuclear powerplants and hazardous materials incidents.
- ◆ Providing training, education, and exercises to enhance the professional development of Federal, State, and local emergency managers.
- ◆ Reducing the Nation's losses from fire.
- ◆ Overseeing the operation of the National Fire Academy and the Emergency Management Institute.
- ◆ Administering the insurance aspects, the flood loss reduction efforts, and the risk assessment activities of the National Flood Insurance Program.
- ◆ Acting as the lead agency for the National Earthquake Hazards Reduction Program.
- ◆ Chairing the Emergency Food and Shelter National Board.
- ◆ Developing community awareness programs for weather emergencies and home safety.

FEMA ORGANIZATIONAL STRUCTURE AND MAJOR FUNCTIONS

Funding is provided to seven major program offices to support emergency management. These program offices include the: Mitigation Directorate; Preparedness, Training, and Exercises Directorate; Response and Recovery Directorate; Federal Insurance Administration; United States Fire Administration; Operations Support Directorate; and the Information Technology Services Directorate. (A FEMA national organizational chart is shown on page I-8.)



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Mitigation Directorate

The Mitigation Directorate initiates programs and studies to lessen the effects of natural and technological disasters upon life and property. This Directorate also assists in the recovery from declared disasters by providing technical and financial assistance to State and local governments, and to small business and individual property owners. The following are examples of the types of goods and services provided by the Mitigation Directorate:

- ◆ All-hazards public information materials.
- ◆ Architectural, engineering, and technical assistance for the mitigation of all natural hazard specific services.
- ◆ Cost and benefit analyses.
- ◆ Hurricane surge annotation and evacuation route planning.
- ◆ Community and interest group meetings.
- ◆ Mitigation, response and recovery, and loss estimation studies for all natural hazards.
- ◆ Flood hazard and erosion studies and surveys.
- ◆ Flood map revision, distribution, storage, and print processing.

Preparedness, Training, and Exercises Directorate

The Preparedness, Training, and Exercises (PT&E) Directorate develops training programs for Federal, State, and local government and private sector personnel in preparation for emergency management assignments. In addition, this Directorate develops comprehensive emergency management exercises for Federal, State, and local governments to test their skills.

The PT&E Directorate is responsible for the oversight of the Emergency Management Institute (EMI). EMI serves as the focal point for the delivery and development of emergency management training to enhance emergency capabilities of Federal, State, and local governments and the private sector.

The following are examples of the types of goods and services provided by the PT&E Directorate:

- ◆ Course development, revision, accreditation, and evaluation.
- ◆ Independent study programs.
- ◆ Course materials.
- ◆ Workshops.
- ◆ Evaluation of exercises.

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Response and Recovery Directorate

The Response and Recovery Directorate develops and maintains an operational capability to respond to and to assist with recovery from the consequences of major disasters. This directorate integrates the efforts of Federal, State, and local governments; voluntary organizations; and the private sector. The following are examples of the types of goods and services provided by the Response and Recovery Directorate:

- ◆ Federal Response Plan management.
- ◆ Application processing services for individuals, municipalities, and private nonprofit organizations.
- ◆ Habitability inspections of disaster-damaged homes.
- ◆ Temporary housing programs.
- ◆ Human Services programs.
- ◆ Infrastructure Support programs.
- ◆ Customer service surveys of individual assistance applicants.

Federal Insurance Administration

The Federal Insurance Administration (FIA) directs Federal programs that provide consumer-oriented flood insurance and floodplain management activities to assist communities participating in the National Flood Insurance Program (NFIP).

The FIA also provides crime insurance where it is not available through other means. The following are examples of the types of goods and services provided by the FIA:

- ◆ Federal crime insurance servicing agent operation.
- ◆ Federal flood insurance servicing agent operation.
- ◆ Program and financial analysis.

United States Fire Administration

The United States Fire Administration (USFA) is responsible for all fire and emergency medical service programs. Fire prevention and mitigation activities are developed and delivered through the USFA. This program office utilizes programs designed to build State and local level capabilities aimed at reducing the Nation's loss of life and property from fire. Educational programs are provided through the National Fire Academy via on-campus training delivery systems.

Instructional areas include arson investigation, hazardous materials, fire prevention, code enforcement, and management sciences. The USFA is also responsible for operating and maintaining the National Emergency Training Center (NETC).

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United States Fire Administration

The following are examples of the types of goods and services provided by the USFA:

- ◆ Advanced hazardous materials studies.
- ◆ Arson investigations and technical assistance.
- ◆ Developing and testing firefighting equipment.
- ◆ Fire data analysis and investigations.
- ◆ Fire protection systems studies.
- ◆ Local fire service planning.

Operations Support Directorate

The Operations Support Directorate provides the Agency's essential administrative support services. These services include: printing; graphic arts; management of FEMA's space and property; maintaining and disposing of official records; and providing housekeeping services, security, and acquisition services for FEMA Headquarters. In addition, the Operations Support Directorate develops policy on the use of information resources and information technologies in emergency management. The following are examples of the types of goods and services provided by the Operations Support Directorate:

- ◆ Administrative printing.
- ◆ Computer facilities management.
- ◆ Computer hardware.
- ◆ Management services.
- ◆ Computer software maintenance and support.
- ◆ Mechanical systems services.
- ◆ Publication storage and distribution.
- ◆ Background investigations.

Information Technology Services Directorate

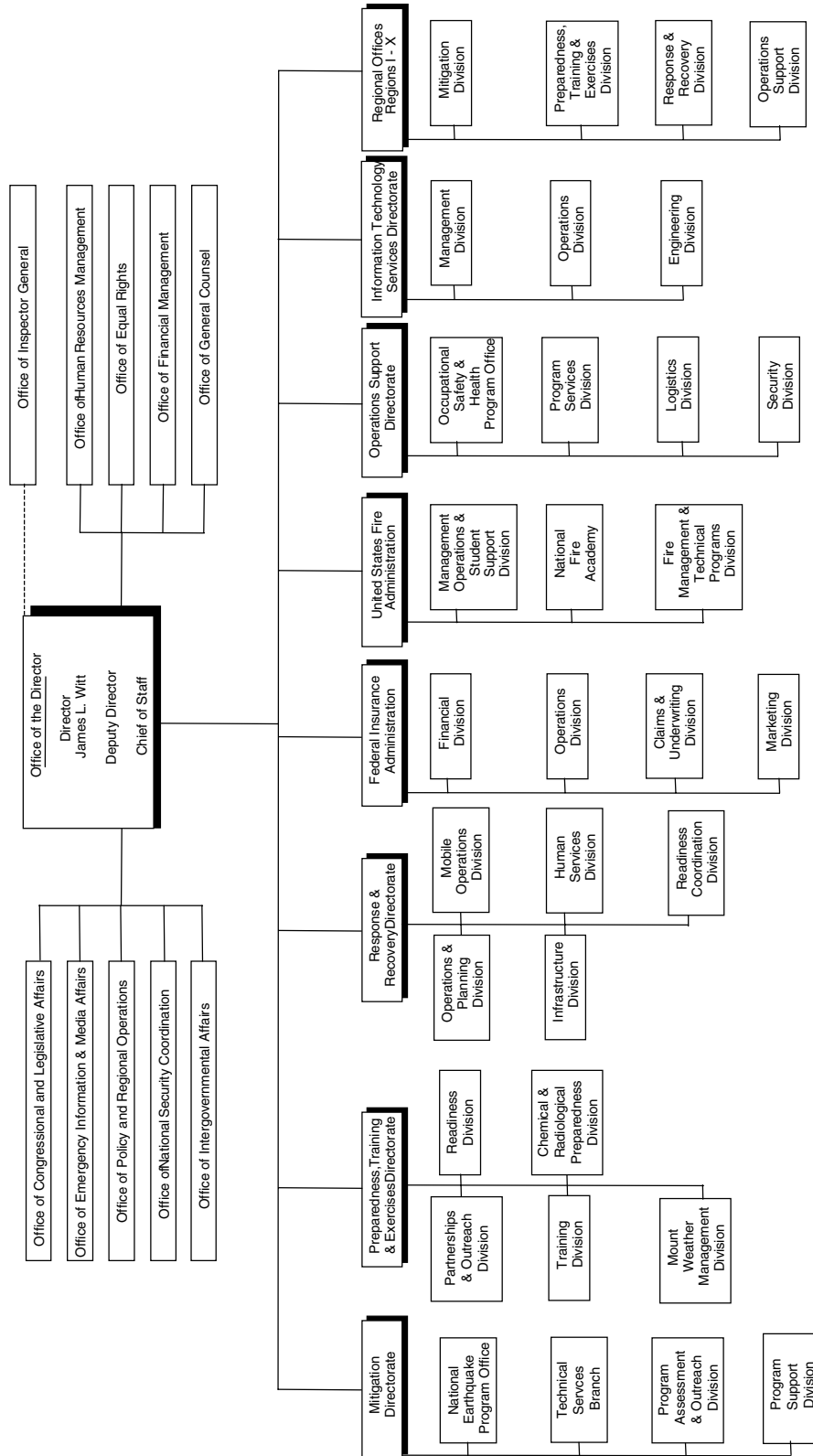
The Information Technology Services Directorate provides computer network services and support for the Agency. In addition, this Directorate provides communications support and develops computer applications to serve the Agency's various needs.

Office of Regional Operations

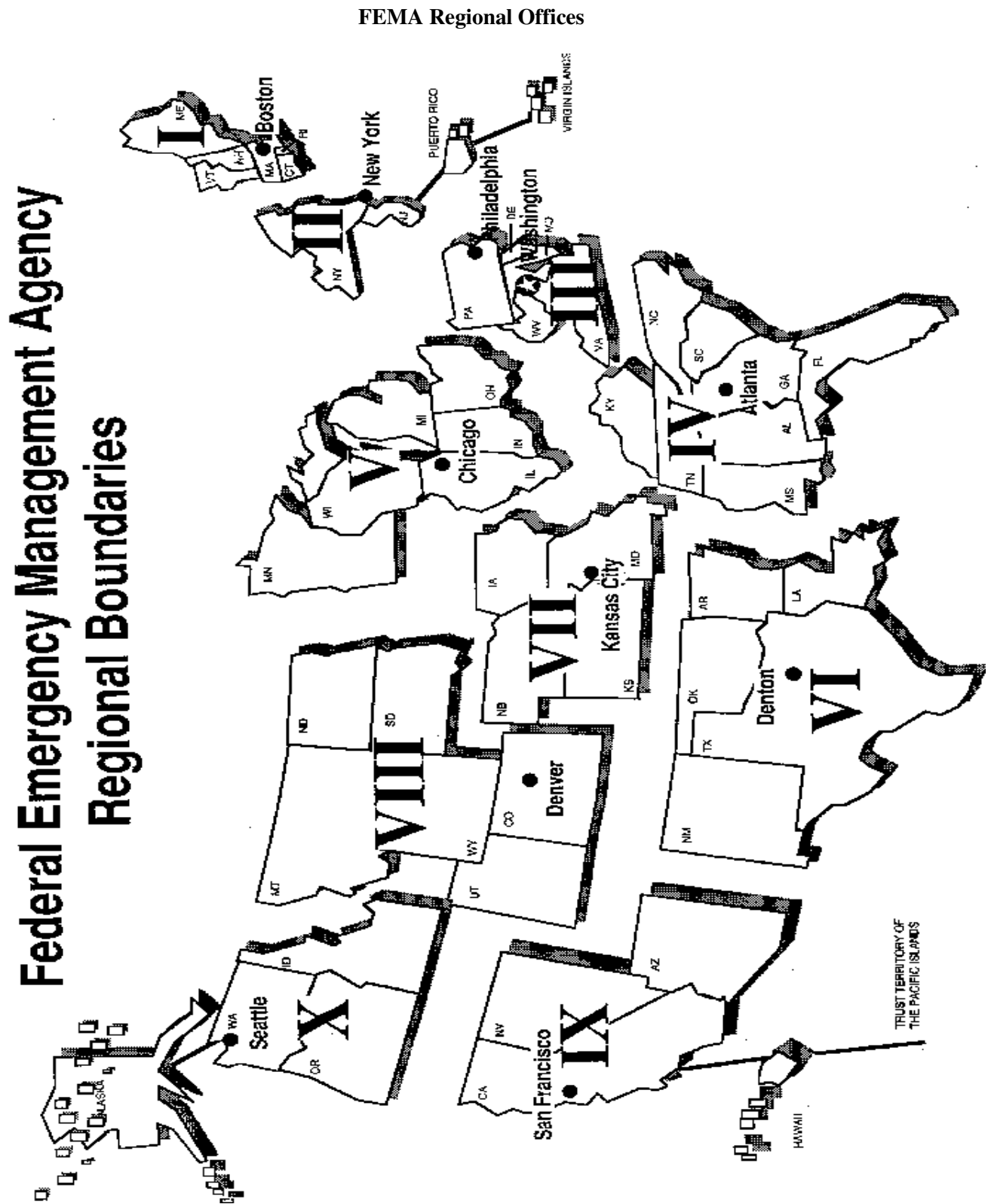
In addition to the program offices headquartered in Washington, DC, FEMA has 10 Regional Offices in direct support of the Nation's States and territories. (A map of FEMA's regional offices is shown on page I-9.) The Regional Offices are the primary sources through which FEMA's policies, programs, and program objectives are delivered and accomplished at the regional, State, and local levels. The Office of Regional Operations serves as the staff advisor and coordinator for the Director of FEMA on regional policy issues and regional operational matters.

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Federal Emergency Management Agency



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FEMA KNOWLEDGE ASSESSMENT

Instructions: This short exercise will help you assess your current understanding of the history, mission, and structure of the Federal Emergency Management Agency. Please choose or provide the correct response(s) for each question, then check your answers against the answer key on pages I-13 through I-15.

1. The source of most Federal funding assistance after major disasters is:

- ☐ A. Cora Brown Fund
- ☐ B. Individual Family Grants
- ☐ C. President's Disaster Relief Fund
- ☐ D. Small Business Administration Loans

2. List four categories of disaster assistance activities performed by FEMA:

3. Several of FEMA's goals are listed below:

- ◆ To make mitigation the foundation of the national emergency management system
- ◆ To provide a rapid and effective response to any disaster
- ◆ To strengthen State and local emergency management

Add one more of FEMA's goals:

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FEMA KNOWLEDGE ASSESSMENT

4. Most life- and property-threatening emergencies are best dealt with at which levels of government?

5. Developing community awareness programs for weather emergencies and home safety is a FEMA activity.

☐ True ☐ False

6. The development and delivery of emergency management training to enhance emergency capabilities of Federal, State, and local governments and the private sector is the responsibility of _____.

7. From the list below, check the correct types of goods and services provided by the Mitigation Directorate:

- ☐ A. Hazardous materials studies
- ☐ B. All-hazards public information materials
- ☐ C. Flood hazard and erosion studies and surveys
- ☐ D. Mobile home installation and maintenance

8. From the list below, check the correct types of goods and services provided by the Response and Recovery Directorate:

- ☐ A. Federal Response Plan management
- ☐ B. All-hazards public information materials
- ☐ C. Human services programs
- ☐ D. Temporary housing programs

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FEMA KNOWLEDGE ASSESSMENT

9. From the list below, check the correct types of goods and services provided by the United States Fire Administration:
- ☐ A. Fire protective clothing
 - ☐ B. Fire data analysis and investigations
 - ☐ C. Advanced hazardous materials studies
 - ☐ D. Arson investigations and technical assistance
10. From the list below, check the correct types of goods and services provided by the Operations Support Directorate:
- ☐ A. Management services
 - ☐ B. Cost and benefit analysis
 - ☐ C. Teleconference services
 - ☐ D. Mechanical systems services

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FEMA KNOWLEDGE ASSESSMENT ANSWER KEY

1. The source of most Federal funding assistance after major disasters is:

✓ **C. President's Disaster Relief Fund**

Reporting directly to the White House, FEMA manages the President's Disaster Relief Fund, the source of most Federal funding assistance after major disasters.

2. List four categories of disaster assistance activities performed by FEMA:

✓ **Preparedness**

✓ **Recovery**

✓ **Response**

✓ **Mitigation**

FEMA has 10 Regional Offices that help plan, coordinate, and manage disaster assistance activities including preparedness, response, recovery, and mitigation. Other activities include offsite planning for emergencies at commercial nuclear powerplants and the Army's chemical stockpile sites, providing emergency food and shelter funding for the homeless, and planning to ensure the continuity of the Federal Government during national security emergencies.

3. Several of FEMA's goals are listed below:

- ◆ To make mitigation the foundation of the national emergency management system
- ◆ To provide a rapid and effective response to any disaster
- ◆ To strengthen State and local emergency management

Add one more of FEMA's goals:

- ✓ **To establish, in concert with FEMA's partners, a National emergency management system that is comprehensive, risk-based, and all-hazards in approach, or**
- ✓ **To create an emergency management partnership with other Federal agencies, State and local governments, voluntary organizations, and the private sector**

Either answer would be correct. To accomplish FEMA's mission, all of the above goals shape the priorities and policies to be implemented.

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FEMA KNOWLEDGE ASSESSMENT ANSWER KEY

4. Most life- and property-threatening emergencies are best dealt with at which levels of government?

✓ **State and local**

Most life- and property-threatening emergencies are best dealt with at the State and local levels of government. However, FEMA supports these efforts by providing resources, guidance, and readiness to respond when demand exceeds local capabilities.

5. Developing community awareness programs for weather emergencies and home safety is a FEMA activity.

✓ **True.** Through numerous diversified programs, including community awareness programs, FEMA provides the vital ingredients for an effective national emergency management system.

6. The development and delivery of emergency management training to enhance emergency capabilities of Federal, State, and local governments and the private sector is the responsibility of

✓ **The Emergency Management Institute (EMI).**

The Preparedness Directorate is responsible for the oversight of EMI. EMI serves as the focal point for the development and delivery of emergency management training to enhance emergency capabilities of Federal, State, and local governments and the private sector.

7. Types of goods and services provided by the Mitigation Directorate include:

✓ **B. All-hazards public information materials**

✓ **C. Flood hazard and erosion studies and surveys**

Hazardous materials studies are provided by the United States Fire Administration, and mobile home installation and maintenance are provided by the Response and Recovery Directorate.

8. Types of goods and services provided by the Response and Recovery Directorate include:

✓ **A. Federal Response Plan management**

✓ **C. Human services programs**

✓ **D. Temporary housing programs**

All-hazards public information materials are provided by the Mitigation Directorate.

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FEMA KNOWLEDGE ASSESSMENT ANSWER KEY

9. Types of goods and services provided by the United States Fire Administration include:

- ✓ **B. Fire data analysis and investigations**
- ✓ **C. Advanced hazardous materials studies**
- ✓ **D. Arson investigations and technical assistance**

The United States Fire Administration does not provide fire protective clothing.

10. Types of goods and services provided by the Operations Support Directorate include:

- ✓ **A. Management services**
- ✓ **D. Mechanical systems services**

Cost and benefit analysis is provided by the Mitigation Directorate, and teleconference services are provided by the Response and Recovery Directorate.

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THE STAFFORD ACT

OVERVIEW

The Stafford Act is the result of years of congressional effort to provide relief during disasters and emergencies. This reading assignment presents background information about the Act. The Act establishes the Presidential declaration process for major disasters and emergencies, provides for the implementation of disaster assistance, and sets forth the various disaster assistance programs.

HISTORY AND PHILOSOPHY OF THE FEDERAL ASSISTANCE PROGRAM

Before 1950, there was no comprehensive disaster program. Disaster recovery was funded by Congress on an incident-by-incident basis. In 1950, Congress enacted the initial disaster relief program, Public Law 81-875. Under this law:

- ◆ Funding was authorized for a disaster relief program rather than a single-incident response.
- ◆ The responsibility for determining when Federal disaster relief is required was transferred from Congress to the President.
- ◆ The basic philosophy of Federal disaster relief was established—that Federal assistance is supplemental to State and local resources.
- ◆ The basis for later legislation on cost-sharing between Federal and State or local governments was established.
- ◆ Provisions were made for emergency repairs to or temporary replacement of essential public facilities.
- ◆ Aid was provided only to State and local governments.
- ◆ Individuals could rely on the American Red Cross, the Salvation Army, the Mennonite Disaster Service, and other charitable organizations.

Nearly 20 years later, the Disaster Relief Act of 1969 was enacted. This law introduced the concept of the Federal Coordinating Officer (FCO), and placed the management of Federal disaster relief under one individual who was appointed by the President.

In April 1974, there was a series of devastating tornadoes that hit six Midwestern States. This event confirmed the need to add assistance to individuals and families to the Disaster Relief Program. As a result, the Disaster Relief Act of 1974 (Public Law 93-288) was established. Under this law:

- ◆ The Individual and Family Grant Program was established.
- ◆ Federal and State disaster relief operations are conducted on a partnership basis, and a State Coordinating Officer (SCO) works jointly with an FCO.
- ◆ Federal assistance supports local and State activities and resources.
- ◆ Assistance is contingent upon a Presidential declaration.

Before 1981, the Public Assistance Program, which provided disaster assistance to State and local governments, was in the form of a 100 percent Federal grant. The response to the eruption of Mount St. Helen's in May 1980 was the first administrative implementation of a 75 percent Federal and 25 percent State and local cost-sharing of disaster expenses. This response was the first step toward a cost-sharing full-partnership concept of managing disaster response and recovery.

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HISTORY AND PHILOSOPHY OF THE FEDERAL ASSISTANCE PROGRAM

During the 1980's, the Senate expressed concern about the use of the disaster authority for responding to nonnatural disasters or emergencies such as managing the Cuban refugee influx. This event, as well as a number of perceived deficiencies, stimulated Congress to review disaster programs. Over the next several years, legislation was initiated to change Public Law 93-288.

In November 1988, the Robert T. Stafford Disaster Relief and Emergency Assistance Act was passed. This act provided a framework for continued disaster relief. It also legislated a minimum 75 percent Federal/25 percent State and local cost-sharing for the public assistance program. The Stafford Act refocused assistance for nonnatural disasters, regardless of their causes, to a more limited scope. It also confirmed the importance of individual assistance and added an emphasis on mitigation of future losses.

Disaster Assistance Programs included in the Stafford Act are:

- ◆ Human Services Programs (formerly called Individual Assistance) in the form of individual and family grants and temporary housing.
- ◆ Public Assistance, including grants for emergency work, repair and restoration, and debris removal.
- ◆ Mitigation grants to reduce long-term risk to life and property from natural or technological disasters.

Congress amended the Stafford Act in October 1993 to expand the scope of mitigation to include acquisition of properties in floodplains. The October 1994 amendment incorporated the Title VI, Civil Defense Statute, into the Stafford Act. This amendment allows FEMA to implement an all-hazards approach to preparedness.

PROVIDING FEDERAL DISASTER ASSISTANCE

The Stafford Act provides the authority for FEMA's role in managing Federal disaster assistance. This role includes:

- ◆ Helping assess the damage after a disaster.
- ◆ Evaluating a Governor's request for a Presidential declaration.
- ◆ Advising the President concerning recommendations for declarations.
- ◆ Working with the State and local governments in a joint partnership to implement the various assistance programs.
- ◆ Coordinating the activities of other Federal agencies and volunteer organizations.
- ◆ Managing the President's Disaster Relief Fund.

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PROVIDING FEDERAL DISASTER ASSISTANCE

The Stafford Act established the Presidential Declaration Process. There are four steps in this process:

Step 1. A joint FEMA/State Preliminary Damage Assessment.

Step 2. The Governor's request for assistance.

Step 3. FEMA's recommendation to the President regarding the request.

Step 4. The Presidential Declaration.

⇒ *FEMA's role in managing Federal disaster assistance and the Presidential Declaration Process is discussed in greater detail in the part entitled, Government Response to a Disaster Declaration, beginning on page I-26.*

TYPES OF INCIDENTS

The Stafford Act defines the types of incidents considered to be covered by a disaster declaration. It identifies two bases for a declaration by the President:

- ◆ **Major Disaster.** Major disasters may be caused by such natural events as floods, hurricanes, and earthquakes. Regardless of cause, they also include fires, floods, or explosions that the President feels are of sufficient magnitude to warrant Federal assistance. Although the types of incidents that may qualify as a major disaster are limited, the Federal assistance available is broader than for emergencies.
- ◆ **Emergency.** Emergencies involve any event for which the President determines that there is a need to supplement State and local efforts in order to save lives, protect property and public health, and ensure safety. Many different types of incidents may qualify as an emergency; however, the Federal assistance available for emergencies is more limited than that available for a major disaster.

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OTHER ASSISTANCE

Under the Stafford Act, assistance for major disasters and emergencies is available only upon a declaration by the President. However, even when the President does not issue a major disaster or an emergency declaration, there may be certain types of assistance available through various Federal agencies including the Corps of Engineers, the Department of Agriculture, and the Small Business Administration (SBA). Without a declaration, disaster assistance may include any of the following:

- ◆ Search and rescue.
- ◆ Flood protection.
- ◆ Fire suppression assistance.
- ◆ Health and welfare.
- ◆ Emergency conservation programs.
- ◆ Emergency loans for agriculture.
- ◆ Disaster loans for homeowners or businesses.
- ◆ Repairs to Federal Aid System roads.
- ◆ Tax refunds.
- ◆ Voluntary agency assistance.

⇒ *Additional information about these programs is presented in the part entitled, Disaster Assistance Programs, beginning on page I-47.*

Implementation details for the Stafford Act are provided in Title 44 of the Code of Federal Regulations (44 CFR). The regulations establish the Stafford Act's disaster relief programs and spell out the roles of individuals and agencies involved in providing assistance.

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THE STAFFORD ACT KNOWLEDGE ASSESSMENT

Instructions: This short exercise will help you assess your current understanding of the history and provisions of the Stafford Act. Please choose or provide the correct response(s) for each question, then check your answers against the answer key on pages I-23 through I-25.

1. Who is responsible for requesting that the President declare an emergency or disaster?
 - ☐ A. The Federal Coordinating Officer (FCO)
 - ☐ B. The congressional representative(s) from the affected area(s)
 - ☐ C. The State Senator from the affected area(s)
 - ☐ D. The Governor of the affected State
2. What is the minimum Federal cost-share of disaster assistance in a declared disaster?
 - ☐ A. 100 percent
 - ☐ B. 75 percent
 - ☐ C. 50 percent
 - ☐ D. 25 percent
3. Sequence the following events in the disaster declaration process in the order in which they occur.
 - A. FEMA makes a recommendation to the President.
 - B. FEMA and the State and local governments conduct a preliminary damage assessment.
 - C. The event occurs.
 - D. The President makes a declaration, if warranted.
 - E. The Governor requests assistance.
4. FEMA can provide States with Federal assistance for major disasters and emergencies whether or not the President has declared the disaster or emergency.
 - ☐ True ☐ False

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THE STAFFORD ACT KNOWLEDGE ASSESSMENT

5. Which of the following statements contains the only events that may be declared as disasters or emergencies by the President?
- ☐ A. Flood, fire, explosion, hurricane, earthquake, tornado, snowstorm, or drought
 - ☐ B. Any natural catastrophe, as well as fire or explosion
 - ☐ C. Any occasion or instance for which Federal assistance is needed, as determined by the President
 - ☐ D. Any natural or manmade catastrophe in which lives are in danger
6. An applicant is eligible for Federal assistance to repair, restore, or replace property that is damaged as a result of a declared disaster, regardless of whether the individual's own insurance will cover the damage.
- ☐ True ☐ False
7. A Governor may make a request for Federal disaster assistance if the disaster is of such severity and magnitude that effective response is beyond the capabilities of the State and local governments.
- ☐ True ☐ False
8. The President may deny a request for a disaster declaration for which of the following reasons? *(Check all that apply.)*
- ☐ A. The Federal Government judges that adequate assistance is available thorough other sources.
 - ☐ B. Congress vetoes the declaration.
 - ☐ C. State and local governments are able to provide the necessary assistance themselves.
 - ☐ D. The Preliminary Damage Assessment is submitted on the incorrect forms.

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THE STAFFORD ACT KNOWLEDGE ASSESSMENT

9. The Stafford Act changed previous disaster assistance legislation to make assistance available on an incident-by-incident basis.
- ☐ True ☐ False
10. Without a Presidential disaster declaration, disaster assistance may include: *(Check all that apply.)*
- ☐ A. Unemployment assistance
 - ☐ B. Search and rescue
 - ☐ C. Flood protection
 - ☐ D. Fire suppression assistance
 - ☐ E. Hazard mitigation

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THE STAFFORD ACT KNOWLEDGE ASSESSMENT ANSWER KEY

1. Who is responsible for requesting that the President declare an emergency or disaster?
✓ D. The Governor of the affected State is responsible for requesting that the President declare an emergency or disaster.
2. What is the minimum Federal cost-share of disaster assistance in a declared disaster?
✓ B. 75 percent
3. The sequence of events in a Presidential disaster declaration process is:
 - C. The event occurs.
 - B. FEMA and the State and local governments conduct a preliminary damage assessment.
 - E. The Governor requests assistance.
 - A. FEMA makes a recommendation to the President.
 - D. The President makes a declaration, if warranted.
4. FEMA can provide States with Federal assistance for major disasters and emergencies whether or not the President has declared the disaster or emergency.
✓ False. Under the Stafford Act, assistance for major disasters and emergencies is available from FEMA only upon a declaration by the President. However, when the President does not issue a major disaster or an emergency declaration, there may be certain types of assistance available through various Federal agencies including the U.S. Army Corps of Engineers, the Department of Agriculture, and the Small Business Administration.

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THE STAFFORD ACT KNOWLEDGE ASSESSMENT ANSWER KEY

5. The statement below contains the only events that may be declared as disasters or emergencies by the President.
- ✓ **B. Any natural catastrophe, as well as fire or explosion.**
6. An applicant is eligible for Federal assistance to repair, restore, or replace property that is damaged as a result of a declared disaster, regardless of whether the individual's own insurance will cover the damage.
- ✓ **False.** Eligibility for Federal assistance to repair, restore, or replace property that is damaged as a result of a declared disaster is conditional on whether the individual's insurance company will cover the damages.
7. A Governor may make a request for Federal disaster assistance if the disaster is of such severity and magnitude that effective response is beyond the capabilities of the State and local governments.
- ✓ **True.** All requests for a Presidential disaster declaration shall be made by the Governor of the affected State. Such a request shall be based on a finding that the disaster is of such severity and magnitude that effective response is beyond State and local government capabilities and that Federal assistance is necessary.
8. The President may deny a request for a disaster declaration for the following reason:
- ✓ **A. The Federal Government judges that adequate assistance is available through other sources.**
- ✓ **C. State and local governments are able to provide the necessary assistance themselves.**
9. The Stafford Act changed previous disaster assistance legislation to make assistance available on an incident-by-incident basis.
- ✓ **False.** The intent of the Stafford Act is to provide an orderly and continuing means of assistance from the Federal Government to State and local governments carrying out their responsibilities to alleviate the suffering and damage that result from disasters.

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10. Without a Presidential disaster declaration, disaster assistance may include:

- ✓ **B. Search and rescue**
- ✓ **C. Flood protection**
- ✓ **D. Fire suppression assistance**

Any of the following types of assistance may also be included:

- ✓ Health and welfare
- ✓ Emergency conservation programs
- ✓ Emergency loans for agriculture
- ✓ SBA disaster loans
- ✓ Repairs to Federal Aid System roads
- ✓ Tax refunds
- ✓ Voluntary agency assistance

I. THE FEMA ORGANIZATION

GOVERNMENT RESPONSE TO A DISASTER DECLARATION

OVERVIEW

This section describes how local, State, and Federal governments respond to a disaster and/or a disaster declaration. The topics are:

- ◆ Emergency management at the local, State, and Federal levels.
- ◆ The disaster response and recovery cycle.
- ◆ Requesting Federal assistance.
- ◆ The Federal Response Plan.

LOCAL RESPONSE AND RECOVERY ACTIVITIES

Local governments are the first line of defense against emergencies and are primarily responsible for managing the response to emergencies and disasters. At the local level of government, the primary responsibility for the protection of citizens belongs to such local elected officials as mayors, city councils, and boards of commissioners.

When a local government receives a warning that an emergency could be imminent, its first priority is to warn citizens and take whatever actions are needed to minimize damage and protect life and property. If necessary, an evacuation may be ordered.

When a disaster occurs, fire, police, medical, and rescue personnel rush to emergency sites to provide aid immediately following the emergency. The local government works to ensure public order and security. Vital services (e.g., water, power, communications, transportation, shelter, and medical care) are provided, and debris removal begins. Public and private utility company crews, along with other emergency teams, begin restoring essential services. In addition, the local government coordinates efforts with local voluntary agencies that assist individuals and families in need.

When a local government responds to an emergency, the level of the response and the types of resources required are determined by several factors, including the:

- ◆ Speed of onset of the emergency.
- ◆ Potential need for evacuation.
- ◆ Magnitude of the situation.
- ◆ Projected duration of the event.
- ◆ Extent of the threat to the citizens.

In an emergency, the local government is responsible for responding to the event in a way that will contain the emergency, protect people and property, and minimize damage. The local government is also responsible for overall management and coordination of an effective response, and conducting initial assessments of damage.

I. THE FEMA ORGANIZATION

STATE RESPONSE AND RECOVERY EFFORTS

All States have laws that describe the responsibilities of the State government in emergencies and disasters. These laws provide Governors and State agencies with the authority to plan for and carry out the necessary actions to respond to and recover from emergencies. State emergency management legislation describes the duties and powers of the Governor, whose authority includes the power to declare a state of emergency and to decide when to terminate this declaration.

State Emergency Management Offices

Many of the responsibilities to perform and maintain the provisions of emergency management legislation are generally delegated to the State emergency management offices. These offices are organized in a number of ways and have different names. Emergency managers are responsible for preparing for emergencies and coordinating the activation and use of resources controlled by the State government when they are needed to help local governments respond to and recover from emergencies and disasters.

◆ Role of the State Emergency Management Office

In its coordinating role, the State emergency management office is involved in virtually all serious emergencies or disasters. This organization is responsible for receiving the situation reports from local agencies. Based on these and other data, emergency management officials work in consultation with other agency representatives and members of the Governor's staff to determine what types of resources and personnel should be deployed to the affected areas. Using procedures specified in the State Emergency Operations Plan, the State emergency management organization will coordinate deployment of State personnel and resources to the affected areas.

◆ State Resources

When a State emergency is declared, the Governor (or emergency management agency official acting for the Governor) can mobilize the resources of State agencies to provide any necessary assistance. Communities can then use State resources to supplement their own supplies, equipment, and personnel. For example, in a situation in which large populated areas are threatened by the continued rise of flood waters, the State could assist in evacuation of the threatened area by prescribing evacuation routes and helping to control points of entry and departure from the disaster area.

In many States, Governors can suspend State laws or local ordinances if it is determined that the law in question will restrict or prohibit efforts to relieve human suffering caused by the disaster. In some States, after a State emergency declaration, the Governor may establish economic controls over such resources and services as food, wages, clothing, and shelter in the affected area.

Under a State emergency declaration, Governors are empowered to mobilize the National Guard and direct its efforts. Generally, Governors are granted the power to use all available State resources needed to respond effectively and efficiently to the event. The Governor is able to draw upon the resources, expertise, and knowledge of State agencies as needed to assist in the effort. In many disasters, the States can provide technical assistance and resources that would not be available to most local officials within their own communities.

I. THE FEMA ORGANIZATION

THE DISASTER RESPONSE AND RECOVERY CYCLE

When a disaster or emergency occurs, local, State, and Federal governments, as well as voluntary agencies, respond immediately. This collective response follows a step-by-step process that has been developed and revised through legislation and through lessons learned in previous disasters. (See pages I-29, I-33, and I-34 for a detailed description of the disaster response and recovery process.)

The following are the basic steps of the disaster response process:

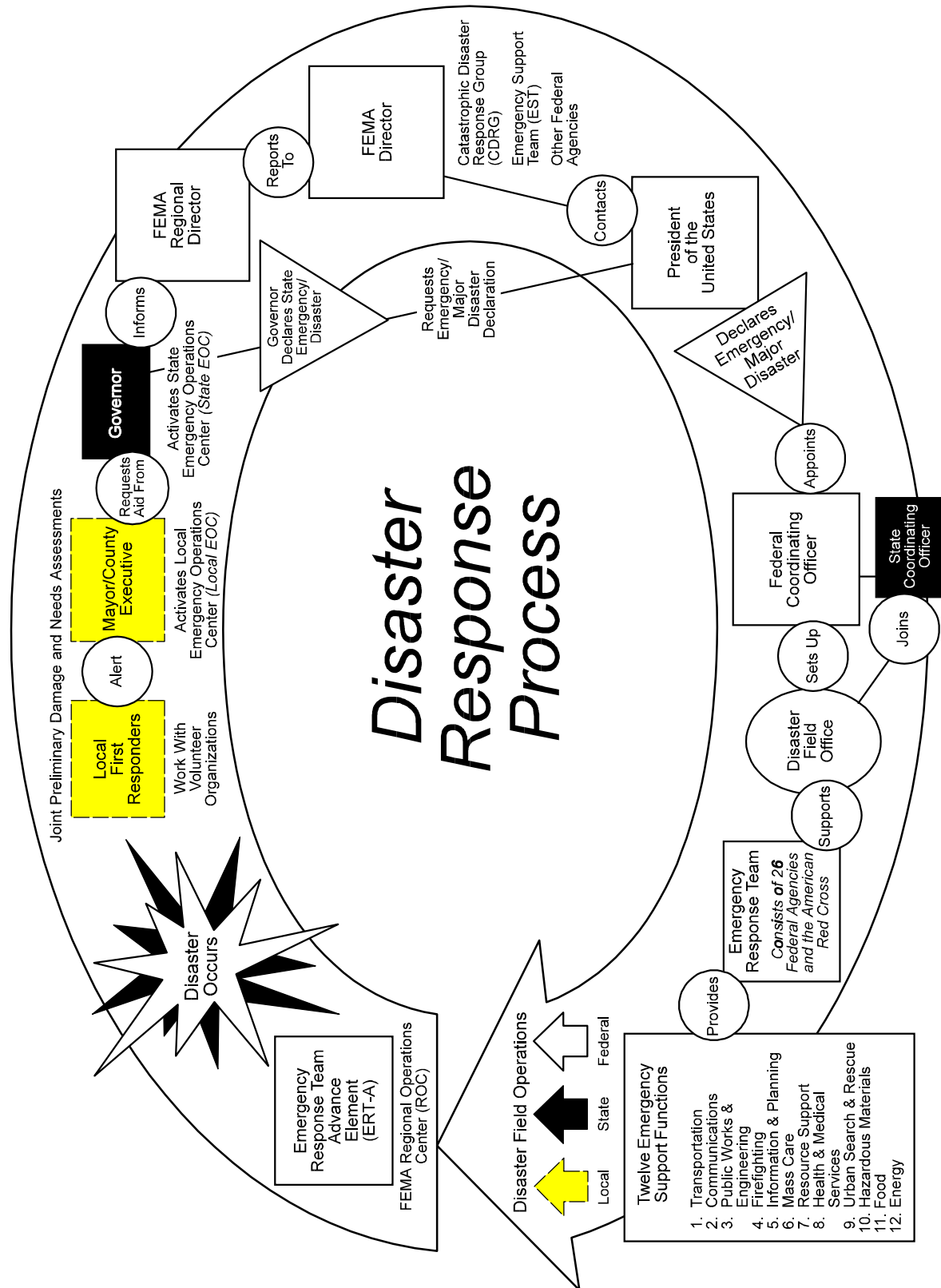
Step 1: A disaster or emergency occurs.

Step 2: Local and State governments activate their Emergency Response Plans and Emergency Operations Centers.

The State may request a disaster declaration after these steps are taken.

I. THE FEMA ORGANIZATION

The Disaster Response and Recovery Process



I. THE FEMA ORGANIZATION

THE DECLARATION PROCESS

Let's take a closer look at the declaration process. There are four steps in this process:

Step 1. A joint FEMA/State Preliminary Damage Assessment.

Step 2. The Governor's request for assistance.

Step 3. FEMA's recommendation to the President regarding the request.

Step 4. The Presidential Declaration.

Step 1. **A joint FEMA/State Preliminary Damage Assessment.** FEMA and State representatives complete a Preliminary Damage Assessment (PDA). This step involves an inspection of the area to document the impact of the event and to make an initial estimate of the dollar amount of the damage. This assessment establishes a foundation for any request for assistance the Governor may decide to make and provides details on the types of assistance needed. It also provides background for FEMA's analysis of the recommendations on the request and supplies information that will be helpful to those who will manage the recovery operation.

Step 2. **The Governor's request for assistance.** This request, by law, must declare that State and local resources are inadequate. It must also include a damage estimate, describe the State and local resources committed to response and recovery, describe the assistance being requested, and agree to cost share.

Step 3. **FEMA's recommendation to the President regarding the request.** The Governor's request is addressed to the President through the FEMA Regional Director. The Regional Office transmits the request to FEMA Headquarters along with an analysis and recommendations. The request is reviewed by FEMA Headquarters staff to ensure that it meets all the requirements of the Stafford Act. FEMA's Director then recommends a course of action to the President, and the request is hand carried to the White House.

Step 4. **The Presidential Declaration.** After a White House review, the President decides whether to declare that a major disaster exists, thereby making assistance available under the Stafford Act. The President also appoints a Federal Coordinating Officer (FCO) to oversee the disaster operations.

Under normal circumstances, this process may take several days; however, in cases where an immediate Federal response is needed to save lives or protect public health and safety, an expedited disaster request may start the process within hours.

After the President declares a major disaster, the FEMA-State Agreement is prepared by the FEMA Regional Director and the Governor. This agreement establishes the period of the incident, identifies the types of assistance to be provided, lists the areas eligible for assistance, sets forth the agreed-upon cost-share provisions, and describes other terms and conditions.

I. THE FEMA ORGANIZATION

FEMA'S ROLE IN MANAGING DISASTERS

After the President declares a Federal emergency or disaster, FEMA assumes several roles in the disaster recovery process, which include:

- ◆ Helping State governments in requesting disaster assistance.
- ◆ Evaluating requests for assistance.
- ◆ Making recommendations to the President.
- ◆ Implementing disaster assistance programs.
- ◆ Coordinating the activities of other Federal agencies and voluntary organizations under the Federal Response Plan.
- ◆ Managing the President's Disaster Relief Fund.

THE FEDERAL RESPONSE PLAN

FEMA uses the Federal Response Plan (FRP) to coordinate the Government response to disaster or emergency situations. The FRP is applicable to:

- ◆ Natural disasters involving earthquakes, hurricanes, typhoons, tornadoes, volcanic eruptions, floods, and fires.
- ◆ Technological emergencies involving radiological or hazardous materials.
- ◆ Other incidents requiring Federal assistance under the Stafford Act.

The FRP describes the basic mechanisms and structures by which the Federal Government mobilizes resources and conducts activities to augment State and local response efforts. To facilitate the provision of Federal assistance, the FRP uses a functional approach to group the types of Federal assistance that a State is most likely to need under the 12 Emergency Support Functions (ESFs).

I. THE FEMA ORGANIZATION

THE FEDERAL RESPONSE PLAN

◆ Emergency Support Functions

Each ESF is headed by a primary agency that has been selected based on its authorities, resources, and capabilities in the particular functional area. Other agencies have been designed as support agencies for one or more ESF(s) based on their resources and capabilities to support the functional area. The ESFs are as follows:

- ◇ ESF-1: Transportation
- ◇ ESF-2: Communications
- ◇ ESF-3: Public Works and Engineering
- ◇ ESF-4: Firefighting
- ◇ ESF-5: Information and Planning
- ◇ ESF-6: Mass Care
- ◇ ESF-7: Resource Support
- ◇ ESF-8: Health and Medical Services
- ◇ ESF-9: Urban Search and Rescue
- ◇ ESF-10: Hazardous Materials
- ◇ ESF-11: Food
- ◇ ESF-12: Energy

◆ ESFs Are Disaster Team Members

The ESFs work together to provide needed support and services. Not all ESFs are needed on every disaster. When ESFs are activated, their representatives may work at FEMA Headquarters as part of the Emergency Support Team (EST) or in the Disaster Field Office. In the Disaster Field Office, ESF representatives become part of the Emergency Response Team (ERT). The Federal Coordinating Officer, or FCO, is the leader of the ERT.

SUMMARY

The table on the following pages summarizes the major events in the disaster declaration process and initial response activities.

I. THE FEMA ORGANIZATION

Anatomy of a Disaster Declaration

The following table provides basic information about the disaster declaration process and initial response activities. It should be noted that in catastrophic situations or disasters of National interest, the process can be expedited.

Incident	<p>The incident is the event causing widespread destruction or losses that may trigger a disaster declaration. This event may be a flood, fire, hurricane, or other event as specified in Public Law 93-288 as amended (The Stafford Act).</p> <p>While the event may be considered a disaster in a given area, as far as FEMA or other Federal agencies are concerned, no Federal recovery programs may be implemented until the President signs a disaster declaration. Not all incidents result in Presidential declarations. According to the Stafford Act, response to the incident must be beyond the combined capability of local and State governments to qualify for a declaration.</p>
Initial Federal Response	<p>The Regional Operations Center (ROC) is activated. Staff are deployed to the ROC either at the Regional Office or Federal Regional Center to provide technical assistance and coordinate with the State. (Note: The ROC may be staffed before an incident occurs—e.g., a hurricane.)</p> <p>The Emergency Support Team (EST) may be activated at FEMA Headquarters depending on the projected scope and potential impacts. Either a full EST with all Emergency Support Functions (ESFs) or only a partial EST including only a limited number of functions may be activated. With a limited EST, the Information and Planning Function (ESF-5) will most likely be activated to generate Situation Reports (SitReps) and other documents. (Note: The EST may be staffed before an incident—e.g., a hurricane.)</p> <p>The National Emergency Response Team (ERT-N) will be deployed from FEMA Headquarters by the Director of FEMA in catastrophic situations, providing staff to support State and FEMA regional resources.</p>
Preliminary Damage Assessments	<p>The State asks FEMA, through the Regional Office, to participate in a Preliminary Damage Assessment (PDA). The PDA identifies the potential need for an Individual Assistance, Public Assistance, or Mitigation disaster declaration. Teams consisting of representatives from FEMA, the State, and other Federal or State agencies (as appropriate) review the impact on individuals and public facilities.</p> <p>PDA findings are used as the basis for the Governor's request and also are used by FEMA in developing two key documents: the Regional Summary and the Regional Analysis and Recommendations. These documents are prepared after a request for a disaster declaration is received from the Governor. Neither are public documents; they are only Regional or Headquarters recommendations.</p> <p><i>In catastrophic or severe situations, the Governor's request may be submitted to FEMA prior to the PDA.</i></p>
Governor's Request	<p>The Governor will request a major disaster declaration based on a determination by the State that the response is beyond the financial or operational capabilities of both the local and the State governments. The request is submitted through FEMA to the White House.</p> <p><i>Once a request is received, it is considered “in process” until a determination is made by the White House. This process can take a matter of hours in a catastrophic situation or as long as several weeks or even months, depending on the nature of the request.</i></p>

I. THE FEMA ORGANIZATION

Anatomy of a Disaster Declaration

Regional Summary/ Regional Analysis and Recommendation	These documents outline the scope of the losses and make recommendations as to the needs of the disaster-affected area. The FEMA Director reviews these documents and forwards a recommendation to the President.
Presidential Disaster Declaration	<p>If the situation is of significant severity and magnitude to warrant a major disaster or an emergency declaration, the President signs the declaration. If, after careful review by FEMA and the White House, the situation does not meet the standards established by the Stafford Act, a request may be denied. A letter explaining the denial is sent to the Governor by the Director of FEMA. States have the right to appeal.</p> <p>When a disaster is declared, the scope of the assistance programs identified by the President and the affected counties is designated by the Director of FEMA. The President appoints a Federal Coordinating Officer (FCO) to direct the Federal response and recovery activities. The FCO has the authority to include additional counties if further investigation proves such action is warranted.</p>
Disaster Field Office Established	The DFO is established within 48 hours of the declaration to provide a base of operations for Federal and State agencies involved in the response and recovery activities. (The DFO is covered in detail in the next part of this section.)
FEMA/State Agreement	The FEMA/State Agreement details the terms under which Federal aid is granted, including any cost-sharing provisions. This document is signed by the Governor and the FEMA Regional Director. The FCO may amend this agreement. Examples of amendments include the addition of other counties to the declaration or establishment of an end date for the incident period (if it was not determined at the onset of the disaster).
Federal/State Meeting	This meeting involves representatives from all Federal, State, and voluntary agencies offering programs for people and communities affected by the disaster. The programs are explained to the State during this meeting.

I. THE FEMA ORGANIZATION

GOVERNMENT RESPONSE TO A DISASTER DECLARATION KNOWLEDGE ASSESSMENT

Instructions: This short exercise will help you assess your current understanding of the Government response to a disaster declaration. Please choose or provide the correct response(s) for each question, then check your answers against the answer key on pages I-38 through I-40.

1. Federal disaster assistance:
 - ☐ A. Replaces State assistance.
 - ☐ B. Supports efforts at the State and local levels.
 - ☐ C. Is guaranteed when a disaster occurs.
 - ☐ D. Is available only under a Presidential disaster declaration.
2. Under a State emergency declaration, the Governor is empowered to mobilize the National Guard and direct its efforts.
 - ☐ True ☐ False
3. As soon as an event occurs, the local and State governments work with FEMA to assess damages and determine if Federal assistance is required.
 - ☐ True ☐ False
4. The local government helps to protect citizens in an emergency by: *(Check all that apply.)*
 - ☐ A. Activating its local emergency operations plan.
 - ☐ B. Warning citizens.
 - ☐ C. Reporting to State officials.
 - ☐ D. Performing necessary actions to minimize damage and protect lives and property.

I. THE FEMA ORGANIZATION

GOVERNMENT RESPONSE TO A DISASTER DECLARATION KNOWLEDGE ASSESSMENT

5. After a disaster is declared by the President, FEMA assumes all financial responsibilities for recovery activities.

☐ True ☐ False

6. The Federal Response Plan is applicable only to natural disasters.

☐ True ☐ False

Instructions: Place a checkmark in the appropriate column to match each of the following actions to the level of government that has the primary responsibility. **NOTE:** You may check more than one level of government for each section.

	LOCAL	STATE	FEDERAL
Requesting Federal disaster assistance.			
Warning citizens of impending disasters.			
Developing an emergency operations plan.			
Mobilizing State resources to provide assistance.			
Evacuating citizens prior to an emergency or disaster.			
Conducting Preliminary Damage Assessments.			
Coordinating Federal, State, local, and voluntary agencies.			

I. THE FEMA ORGANIZATION

GOVERNMENT RESPONSE TO A DISASTER DECLARATION KNOWLEDGE ASSESSMENT

7. Check who takes each of the following actions:
- A. Signs the declaration.
- ☐ President ☐ FEMA Director ☐ FEMA Regional Director/State Governor
- B. Signs the letter explaining that declaration is denied.
- ☐ President ☐ FEMA Director ☐ FEMA Regional Director/State Governor
- C. Signs the FEMA/State Agreement.
- ☐ President ☐ FEMA Director ☐ FEMA Regional Director/State Governor
8. Under the Federal Response Plan, ESFs report directly to their agency heads for direction regarding needed Federal response to the disaster.
- ☐ True ☐ False
9. ESF representatives work at the disaster site and are not part of the FEMA Headquarters Emergency Support Team.
- ☐ True ☐ False
10. The declaration process may be expedited.
- ☐ True ☐ False

I. THE FEMA ORGANIZATION

GOVERNMENT RESPONSE TO A DISASTER DECLARATION KNOWLEDGE ASSESSMENT ANSWER KEY

1. Federal disaster assistance:

✓ **B. Supports efforts at the State and local levels.**

The local government or State officials may at any time request assistance directly from a number of Federal agencies. When a disaster situation is beyond the capabilities of these resources, a Presidential declaration may be requested to authorize additional Federal assistance.

2. Under a State emergency declaration, the Governor is empowered to mobilize the National Guard and direct its efforts.

✓ **True.** Generally, Governors are granted the power to use all available resources needed to respond effectively and efficiently to the event.

3. As soon as an event occurs, the local and State governments work with FEMA to assess damages and determine if Federal assistance is required.

✓ **True.** FEMA, with State and local governments, makes a Preliminary Damage Assessment to determine the extent of the damages and the efforts needed for response and recovery operations.

4. The local government helps to protect citizens in an emergency by:

✓ **A. Activating its local emergency operations plan.**

✓ **B. Warning citizens.**

✓ **C. Reporting to State officials.**

✓ **D. Performing necessary actions to minimize damage and protect lives and property.**

5. After a disaster is declared by the President, FEMA assumes all financial responsibilities for recovery activities.

✓ **False.** FEMA provides assistance to supplement the assistance that State and local governments can provide.

I. THE FEMA ORGANIZATION

GOVERNMENT RESPONSE TO A DISASTER DECLARATION KNOWLEDGE ASSESSMENT ANSWER KEY

6. The Federal Response Plan is applicable only to natural disasters.

- ✓ **False.** The Federal Response Plan is also implemented in technological emergencies and disasters, as well as other types of situations covered by the Stafford Act.

A checkmark appears in the appropriate column to match the following actions to the level of government that has the primary responsibility.

	LOCAL	STATE	FEDERAL
Requesting Federal disaster assistance.		✓	
Warning citizens of impending disasters.	✓		
Developing an emergency operations plan.	✓	✓	
Mobilizing State resources to provide assistance.		✓	
Evacuating citizens prior to an emergency or disaster.	✓		
Conducting Preliminary Damage Assessments.	✓	✓	✓
Coordinating Federal, State, local, and voluntary agencies.			✓

7. Check who takes each of the following actions:

A. Signs the declaration.

- ✓ **President** ☐ FEMA Director ☐ FEMA Regional Director/State Governor

B. Signs the letter explaining that declaration is denied.

- ☐ President ✓ **FEMA Director** ☐ FEMA Regional Director/State Governor

C. Signs the FEMA/State Agreement.

- ☐ President ☐ FEMA Director ✓ **FEMA Regional Director/State Governor**

I. THE FEMA ORGANIZATION

GOVERNMENT RESPONSE TO A DISASTER DECLARATION KNOWLEDGE ASSESSMENT ANSWER KEY

8. Under the Federal Response Plan, ESFs report directly to their agency heads for direction regarding needed Federal response to the disaster.

✓ **False**

ESFs work under the coordination of the FCO or other section chiefs. ESF team members may keep their agencies informed and involved in the process.

9. ESF representatives work at the disaster site and are not part of the FEMA Headquarters Emergency Support Team.

✓ **False**

ESFs are an important part of both the Headquarters and local operations.

10. The declaration process may be expedited.

✓ **True**

In catastrophic situations or disasters of National interest, the process can be expedited.

I. THE FEMA ORGANIZATION

THE DISASTER FIELD OFFICE

OVERVIEW

When the President signs a disaster declaration, FEMA begins the process of providing assistance authorized by the Stafford Act. This act gives FEMA special hiring authority and the authorization to approve disaster response and recovery measures. FEMA may initiate assistance by establishing a Disaster Field Office (DFO) in or near the disaster area. This office serves as the central coordinating facility for joint Federal-State operations. The DFO is where the ERT is located and generally houses other Federal agencies and voluntary organizations involved in providing assistance.

FEDERAL COORDINATING OFFICER AND STATE COORDINATING OFFICER

Disaster assistance is managed jointly by a Federal Coordinating Officer (FCO) and a State Coordinating Officer (SCO). The FCO, the lead Federal official at the DFO, heads the ERT and leads and coordinates the timely delivery of all Federal disaster assistance to support State and local governments and to assist affected individuals. The FCO works together with the SCO to assess the most urgent needs, orchestrate Federal and State efforts, and devise strategies to meet the needs.

MAJOR DFO SECTIONS

The major sections of the ERT at the DFO are: Operations, Information and Planning (ESF-5), Logistics, and Administration. (See the organizational chart on page I-44.) The following descriptions provide an overview of the disaster field operation organizational structures and functions.

OPERATIONS

The Operations Section consists of a support staff and four branches: Operations Support, Human Services, Infrastructure Support, and Emergency Services.

Functions of this section include:

- ◆ Implementing the delivery of all Federal disaster services including Human Services and Infrastructure Support.
- ◆ Defining operational priorities.
- ◆ Providing mission assignment tracking and accountability (formal documents tasking other Federal agencies to perform work).
- ◆ Coordinating and controlling all resources necessary for the support of disaster response and recovery in the affected communities.

I. THE FEMA ORGANIZATION

INFORMATION AND PLANNING (ESF-5)

The Information and Planning Section is comprised of four branches: Situation Status, Planning Support, Documentation, and Technical Services. Functions of this section include:

- ◆ Providing formal and informal briefings to the Regional Director and the FCO, and deploying personnel.
- ◆ Providing the initial situation assessment for the FCO and the ERT.
- ◆ Collecting and analyzing information critical to disaster operations.
- ◆ Facilitating short- and long-range planning.
- ◆ Establishing and maintaining a Situation Room.
- ◆ Preparing and disseminating routine and special reports.
- ◆ Providing planners access to specialized technical information.
- ◆ Providing mapping information.
- ◆ Producing all graphics and reports needed to support planning.
- ◆ Maintaining historical files and records.

LOGISTICS

The Logistics Section includes five branches: Supply, Resource Management, Information Services, Coordination and Planning, and Support Services. The Logistics Section is organized to:

- ◆ Consolidate logistics functions.
- ◆ Focus and streamline ordering activities.
- ◆ Control source selection.
- ◆ Improve resource tracking and movement.
- ◆ Streamline control of property.
- ◆ Staff up or down without an operational disruption.

ADMINISTRATION

The Administration Section is comprised of two branches: Personnel and Employee Services. The Administration section may be used to:

- ◆ Administer payroll and other payments.
- ◆ Provide administrative assistance.
- ◆ Oversee travel reimbursement.
- ◆ Provide training through the Disaster Field Training Organization (DFTO).

I. THE FEMA ORGANIZATION

EMERGENCY RESPONSE TEAM (ERT) KEY FUNCTIONS

Three key functions of the ERT that FEMA employees should be familiar with are the Emergency Information and Media Affairs, Congressional Affairs, and Community Relations functions. Each of these functions has several responsibilities within the DFO.

◆ Emergency Information and Media Affairs

The responsibilities of this function include:

- ◇ Managing public education and public information.
- ◇ Handling all media inquiries.

◆ Congressional Affairs

This function is responsible for:

- ◇ Serving as the primary point of contact for all congressional activities in the field during a disaster operation.
- ◇ Functioning as the primary liaison for Members of Congress.
- ◇ Responding to congressional inquiries on a constituent's behalf.

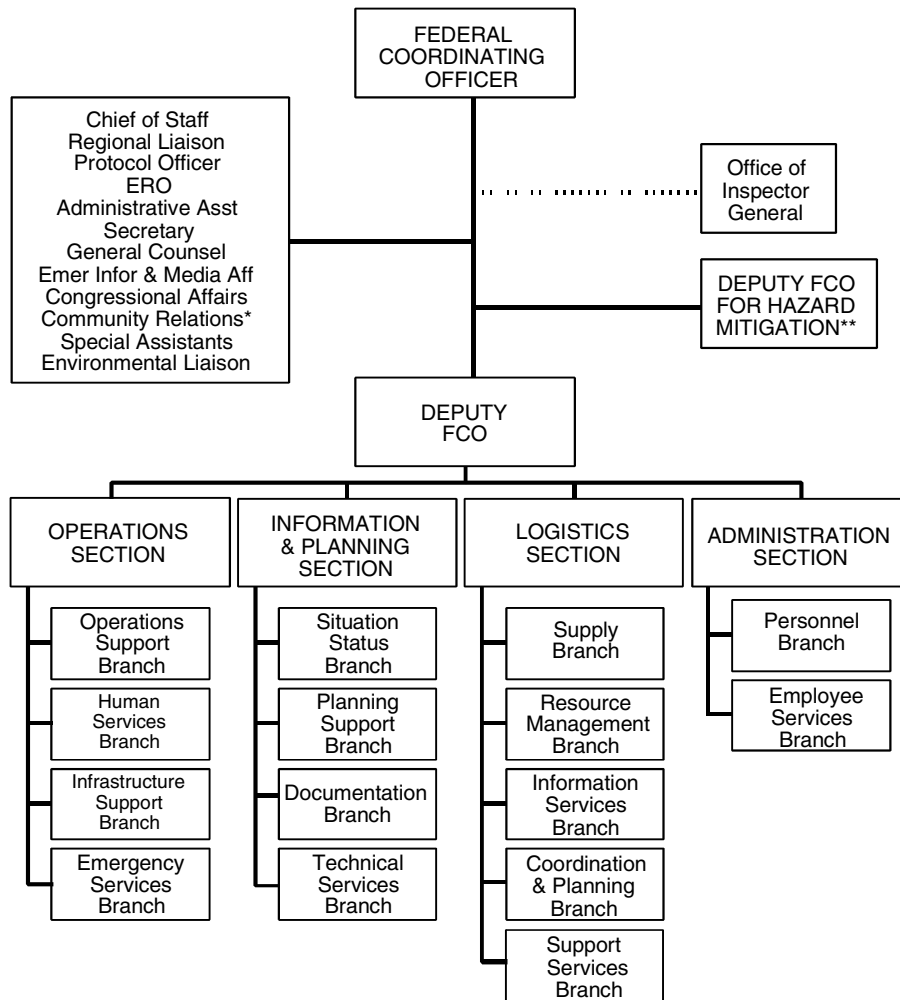
◆ Community Relations

The responsibilities of this function include:

- ◇ Providing visibility and establishing confidence of the local community in the emergency management process. Assessing critical community needs and resources.
- ◇ Informing and educating the public on the disaster response processes and potential services.
- ◇ Working with local groups to promote realistic expectations.

I. THE FEMA ORGANIZATION

Emergency Response Team (ERT) Organizational Chart



Mobile Emergency Response Support (MERS) personnel will be named based on the location of the disaster.

*Position includes outreach.

** Operational responsibility for hazard mitigation only; no line responsibility for sections.

I. THE FEMA ORGANIZATION

THE DISASTER FIELD OFFICE KNOWLEDGE ASSESSMENT

Instructions: Place a checkmark in the appropriate column to match each function description with the correct Disaster Field Office organizational unit, then check your answers against the answer key on page I-46. **NOTE:** The organizational units may be used more than once.

	OPERATIONS	INFORMATION AND PLANNING (ESF-5)	LOGISTICS	ADMINISTRATION	MEDIA AFFAIRS	COMMUNITY RELATIONS
Prepares and distributes the daily Situation Reports (SitReps).						
Provides computer support to the ERT.						
Manages the overall disaster budget.						
Coordinates and controls all resources necessary for the support of disaster response and recovery in the affected communities.						
Assesses community resources and needs.						
Supplies communications assistance to all disaster sites.						
Manages the Human Services and Infrastructure Support Programs.						
Administers payroll and other payments.						
Provides planning support for deployment.						
Writes press releases and handles media inquiries.						
Tracks mission assignments (formal taskings requesting other Federal agencies to perform work).						
Helps FEMA logisticians establish and furnish DFOs with essential equipment and supplies.						

I. THE FEMA ORGANIZATION

THE DISASTER FIELD OFFICE KNOWLEDGE ASSESSMENT ANSWER KEY

A checkmark appears in the appropriate column to match the following function descriptions to the organizational unit that is responsible.

	OPERATIONS	INFORMATION AND PLANNING (ESF-5)	LOGISTICS	ADMINISTRATION	MEDIA AFFAIRS	COMMUNITY RELATIONS
Prepares and distributes the daily Situation Reports (SitReps).		✓				
Provides computer support to the ERT.			✓			
Manages the overall disaster budget.				✓		
Coordinates and controls all resources necessary for the support of disaster response and recovery in the affected communities.	✓					
Assesses community resources and needs.						✓
Supplies communications assistance to all disaster sites.			✓			
Manages the Human Services and Infrastructure Support Programs.	✓					
Administers payroll and other payments.				✓		
Provides planning support for deployment.		✓				
Writes press releases and handles media inquiries.					✓	
Tracks mission assignments (formal taskings requesting other Federal agencies to perform work).	✓					
Helps FEMA logisticians establish and furnish DFOs with essential equipment and supplies.			✓			

I. THE FEMA ORGANIZATION

DISASTER ASSISTANCE PROGRAMS

OVERVIEW

The following types of disaster assistance will be discussed in this section:

- ◆ Human Services.
- ◆ Infrastructure Support.
- ◆ Mitigation.
- ◆ Assistance without a Presidential Declaration.

HUMAN SERVICES

When the President declares a major disaster, a wide range of assistance becomes available to individual disaster victims. Human Services programs may include all or some of the following, depending on the declaration:

- ◆ **Disaster Housing** is administered and funded by FEMA. Assistance may include the following:
 - ◇ **Transient accommodations**—Funding and/or reimbursement for such transient accommodations as hotels and motels.
 - ◇ **Home repair assistance**—Money to restore homes to a habitable condition. The monetary amount of assistance is based on the damages incurred, as determined by a FEMA inspection.
 - ◇ **Alternate housing assistance**—Households that are displaced from their homes for an extended period of time may receive alternate housing assistance in one of the following forms:
 - 6 Rental assistance—For renters and homeowners whose primary residences are designated uninhabitable as a result of a disaster. Pre-disaster renters receive 1 month's rental assistance; homeowners receive 3 months' rental assistance.
 - 6 Manufactured housing—Mobile homes or travel trailers may be placed on private, commercial, or group sites **as a last resort** if local housing resources are unavailable. This program will be administered by the States.
 - ◇ **Mortgage and rental assistance**—For those who have received a written notice of foreclosure or eviction as a result of financial hardship created by the disaster.
- ◆ **Disaster Unemployment Assistance** and job placement assistance are available for people who have become unemployed as a result of the disaster and who are not eligible for regular unemployment insurance benefits. These types of assistance are administered by the U.S. Department of Labor through the State Employment Security Agency; however, FEMA provides the funding.

I. THE FEMA ORGANIZATION

HUMAN SERVICES

- ◆ **Individual and Family Grants (IFG)** are administered by the State. The IFG program is funded 75 percent by FEMA and 25 percent by the State.
 - ◇ This program provides grants through a designated State agency to meet disaster-related serious needs and necessary expenses not covered by other Governmental assistance programs, insurance, or other means.
 - ◇ IFG funds may be provided under the following categories:
 - 6 Medical expenses
 - 6 Transportation expenses
 - 6 Home repair
 - 6 Replacement of essential personal property
 - 6 Funeral expenses
 - 6 Protective measures
 - 6 Other necessary expenses caused by the disaster
- ◆ **Legal Services** are available to low-income families and individuals. This assistance is administered by the Young Lawyers Division (YLD) of the American Bar Association. Legal services available include free legal counseling to low-income persons for disaster-related problems that may include replacing legal documents, transferring titles, contracting problems, will probate, or insurance problems.
- ◆ **Crisis Counseling** assistance is:
 - ◇ Funded by FEMA through the National Institute of Mental Health grant system. The American Red Cross or other local providers may offer crisis counseling services.
 - ◇ Available only after special request by the Governor and approval by FEMA.
 - ◇ Provided in the form of referral services and short-term counseling for mental health problems caused or aggravated by the disaster.
- ◆ **Disaster Loans** are available for homeowners, renters, business owners, and nonprofit organizations. This program is administered and funded by the Small Business Administration (SBA).
 - ◇ Following a Presidential declaration of a major disaster for Individual Assistance, this program is activated by the SBA Administrator or the Secretary of Agriculture (for Economic Injury Disaster Loans only).
 - ◇ Those eligible for the program are individuals and businesses located in counties included in the Presidential disaster declaration. In the event of an SBA administrative disaster declaration or a disaster declaration by the Secretary of Agriculture, individuals or businesses located in counties adjacent to those declared may also apply for certain types of disaster loans.
 - ◇ The types of disaster loans available are:
 - 6 Home Loans
 - 6 Business Loans
 - 6 Economic Injury Disaster Loans

I. THE FEMA ORGANIZATION

HUMAN SERVICES

- ◆ **Agricultural Assistance** includes:
 - ◇ Technical assistance.
 - ◇ Payments to cover portions of the cost to eligible farmers who perform emergency conservation actions on farm lands damaged by the disaster.
 - ◇ Provision of federally-owned feed grain for livestock and herd preservation.
- ◆ **Veterans Assistance** available includes death benefits, pensions, insurance settlements, and adjustments to home mortgages held by the Department of Veterans Affairs (VA) if a VA-insured home has been damaged.
- ◆ **Tax Assistance** is available from the Internal Revenue Service (IRS). This assistance is activated by a Presidential declaration of a major disaster.
 - ◇ The IRS provides assistance in the form of free Federal income tax information and tax return preparation. A package of tax forms and publications pertaining to casualty losses (a Disaster Kit) is available free of charge.
 - ◇ Assistance also includes expediting income tax refunds.
- ◆ The **Cora Brown Fund** is available to assist victims of natural disasters with those disaster-related needs that have not or will not be met by Government agencies or private organizations.

INFRASTRUCTURE SUPPORT

Following a Presidential disaster declaration, the State, assisted by FEMA, will conduct sessions called Applicant Briefings for State, local, and private nonprofit officials to describe:

- ◆ The types of assistance available under the declaration.
- ◆ The means by which those funds are provided for eligible disaster assistance projects.

Applicants must submit a Request for Public Assistance within 30 days after the area is designated eligible for assistance. Project Worksheets are prepared for each project to identify damage that may be eligible for assistance, to determine the extent of the damage, and to estimate the cost for repairs. If an applicant is eligible, assistance is normally granted on a 75 percent Federal/25 percent State and local cost-sharing basis. The State then administers the funds. Eligible applicants within the designated disaster areas include:

- ◆ States.
- ◆ Political subdivisions of States.
- ◆ Native American tribes or authorized tribal organizations.
- ◆ Alaska Native villages and organizations.
- ◆ Qualifying private nonprofit institutions or organizations.

I. THE FEMA ORGANIZATION

INFRASTRUCTURE SUPPORT

The Public Assistance program provides flexibility for States to manage their recovery. The program helps pay for work or expenses that are a direct result of the declared incident and that are the legal responsibility of the applicant. The program provides assistance for repairs to or replacement of damaged structures and restoration of qualified public facilities. Types of work included under the Infrastructure Support program are as follows:

- ◆ Debris removal.
- ◆ Emergency protective measures to save lives, protect property, and preserve public health and safety.
- ◆ Repair or replacement of roads, streets, and bridges.
- ◆ Repair or replacement of qualified public facilities and related equipment.
- ◆ Repair or replacement of public utilities.
- ◆ Repair and restoration of recreational facilities and parks *except* when they are owned by a private nonprofit or for-profit group.

MITIGATION

Mitigation is defined as:

Any action taken to eliminate or reduce the long-term risk to human life and property from natural hazards.

Mitigation actions are accomplished by:

- ◆ **Acting on the hazard.** Seeding hurricanes or triggering avalanches may eliminate a hazard before a disaster occurs.
- ◆ **Redirecting the hazard.** A seawall or dune restoration program helps keep water away from people by redirecting the impact areas away from vulnerable locations.
- ◆ **Interacting with the hazard.** Seismic safety provisions incorporated into building codes result in structures that are more able to withstand impacts and earthquakes.
- ◆ **Avoiding the hazard.** River corridor projects create multiple beneficial uses of the floodplain while relocating structures to less vulnerable locations.

FEMA provides technical assistance and grants for mitigation projects and activities. Mitigation involves identifying and implementing measures to reduce the severity of future disasters. Mitigation assistance includes:

- ◆ Technical assistance and guidance in preparing or updating the required State Hazard Mitigation Plan.
- ◆ Technical assistance from Interagency Hazard Mitigation Teams or Hazard Mitigation Survey Teams. These teams survey the area following a disaster declaration to identify mitigation measures that may reduce future damages.
- ◆ Funding of mitigation projects through the Hazard Mitigation Grant Program (HMGP), which can fund up to 75 percent of the cost of the project by FEMA.

I. THE FEMA ORGANIZATION

MITIGATION

The HMGP provides funding for mitigation measures that substantially reduce the risk of future damages. The measures funded must be cost-effective and environmentally compatible, and should be identified through the evaluation of hazards when preparing the State Hazard Mitigation Plan. Total Federal funds available for the HMGP are limited to an amount equal to 15 percent of the Federal share of the total disaster expenditures.

The State serves as the grantee for the program with overall financial and program management responsibilities.

Eligible applicants for the grants include State agencies, local units of government, tribes, and certain private nonprofit organizations.

FLOOD MITIGATION ASSISTANCE (FMA)

The **Flood Mitigation Assistance (FMA)** program's intent is to provide funding on an annual basis for States that are planning or taking mitigative measures to reduce or eliminate the long-term risk of flood damage to buildings, manufactured homes, and other insurable structures.

FMA was developed to:

- ◆ Reduce the flood hazard for insurable structures under the National Flood Insurance Program (NFIP).
- ◆ Address repetitive loss claims.

Funding for FMA is drawn from the NFIP and does not draw reserves from the President's Disaster Relief Fund.

Under FMA, grants can be awarded for:

- ◆ Planning assistance.
- ◆ Implementation of actual mitigation projects.
- ◆ Technical assistance.

FMA differs from the HMGP in that FMA grants are made on an annual basis.

I. THE FEMA ORGANIZATION

NATIONAL FLOOD INSURANCE PROGRAM (NFIP)

Until the late 1960s, most property owners were unable to get insurance against flood damage. Private insurance firms, aware of the potential for catastrophic losses, were unwilling to assume the financial risk alone. This put the burden on taxpayers to provide costly disaster relief to a growing number of flood victims.

In 1968, Congress addressed this issue by creating the National Flood Insurance Program (NFIP). This Federal program provided flood insurance at a reasonable cost in exchange for the careful management of flood-prone areas by local communities.

Today, the NFIP serves over 2 million policyholders across the country. It is administered by FEMA.

Everyone in a participating community of the NFIP can buy flood insurance. Nationwide, more than 18,000 communities have joined the program. In some instances, people have been told that they cannot buy flood insurance because of where they live. To clear up this and other misconceptions about Federal flood insurance, the NFIP has compiled the following list of common myths about the program.

◆ **Myth:** You can't buy flood insurance if you are located in a high-risk flood area.

Fact: You can buy Federal flood insurance no matter where you live if your community belongs to the NFIP, except in the Coastal Barrier Resources System (CBRS) areas. The program was created in 1968 to provide affordable flood insurance to people who live in areas with the greatest risk of flooding, called Special Flood Hazard Areas (SFHAs).

In fact, under the National Flood Insurance Act, lenders must require borrowers whose property is located with an SFHA to purchase flood insurance as a condition of receiving a federally-backed mortgage loan. There is an exemption for conventional loans on properties within CBRS areas. Lenders should notify borrowers that their property is located in an SFHA and that affordable Federal flood insurance is available.

◆ **Myth:** You can't buy flood insurance immediately before or during a flood.

Fact: You can purchase flood coverage at any time. There is a 30-day waiting period after you've applied and paid the premium before the policy is effective, with the following exceptions: 1) If the initial purchase of flood insurance is in connection with the making, increasing, extending, or renewing of a loan, there is no waiting period. The coverage becomes effective at the time of the loan, provided application and presentment of premium are made at or prior to loan closing. 2) If the initial purchase of flood insurance is made during the 1-year period following the issuance of a revised flood map for a community, there is a 1-day waiting period. The policy does not cover a "loss in progress," defined by the NFIP as a loss occurring as of 12:01 a.m. on the first day of the policy term. In addition, you cannot increase the amount of insurance coverage you have during a loss in progress.

◆ **Myth:** Homeowners' insurance policies cover flooding.

Fact: Unfortunately, many homeowners do not find out until it is too late that their homeowners' policies do not cover flooding. Federal flood insurance protects your most valuable assets—your homes and belongings.

I. THE FEMA ORGANIZATION

NATIONAL FLOOD INSURANCE PROGRAM (NFIP)

- ◆ **Myth:** Flood insurance is only available for homeowners.

Fact: Flood insurance is available to protect homes, condominiums, apartments, and nonresidential buildings, including commercial structures. A maximum of \$250,000 of building coverage is available for single-family residential buildings; \$250,000 per unit for multifamily residences. The limit for contents coverage on all residential buildings is \$100,000, which is also available to renters. Commercial structures can be insured to a limit of \$500,000 for the building and \$500,000 for the contents.

- ◆ **Myth:** You can't buy flood insurance if your property has been flooded.

Fact: It doesn't matter how many times your home, apartment, or business has flooded. You are still eligible to purchase flood insurance, provided that your community is participating in the NFIP.

- ◆ **Myth:** Only residents of high-risk flood zones need to insure their property.

Fact: Even if you live in an area that is not flood-prone, it is advisable to have flood insurance. One-third of the NFIP's claims come from outside high-risk flood areas. The NFIP's Preferred Risk Policy, available for as little as \$80 per year, is designed for residential properties located in low-to-moderate flood risk zones.

- ◆ **Myth:** The NFIP does not offer any type of basement coverage.

Fact: Yes it does. The NFIP defines a basement as any area of a building with a floor that is *subgrade*, or below ground level on all sides. Basement coverage under an NFIP policy includes cleanup expenses and items used to service the building, such as elevators, furnaces, water heaters, washers, dryers, air conditioners, freezers, utility connections, circuit-breaker boxes, pumps, and tanks used in solar energy systems. The policy does not cover the contents of a finished basement and improvements such as finished walls, floors, or ceilings.

Other uninsurable items are water wells, septic systems, and access routes.

- ◆ **Myth:** Federal disaster assistance will pay for flood damage.

Fact: Before a community is eligible for disaster assistance, it must be declared a Federal disaster area. Federal disaster assistance declarations are awarded in less than 50 percent of flooding incidents. The annual premium for an NFIP policy, averaging about \$300 per year, is less expensive than interest on Federal disaster loans, even though they are always granted on favorable terms. Furthermore, if you are uninsured and receive Federal disaster assistance after a flood, you must purchase flood insurance to receive disaster relief in the future.

I. THE FEMA ORGANIZATION

NATIONAL FLOOD INSURANCE PROGRAM (NFIP)

- ◆ **Myth:** The NFIP encourages coastal development.

Fact: One of the NFIP's primary objectives is to guide development away from high-risk flood areas. NFIP regulations minimize the impact of structures that are built in SFHAs by requiring them not to cause obstructions to the natural flow of floodwaters. Also, as a condition of community participation in the NFIP, those structures built within SFHAs must adhere to strict floodplain management regulations. In addition, the Coastal Barrier Resources Act (CBRA) of 1982 relies on the NFIP to discourage building in the fragile coastal areas covered by CBRA by prohibiting the sale of flood insurance in designated CBRA areas. These laws do not prohibit property owners from building along coastal areas; however, they do transfer the financial risk of such building from Federal taxpayers to those who choose to live or invest in these areas.

- ◆ **Myth:** Federal flood insurance can only be purchased through the NFIP directly.

Fact: Federal flood insurance is sold and serviced directly through the NFIP or through a Write Your Own (WYO) company. WYO companies write and service policies on a nonrisk-bearing basis through a special arrangement with the Federal Insurance Administration.

- ◆ **Myth:** The NFIP does not cover flooding resulting from hurricanes or the overflow of rivers or tidal waters.

Fact: The NFIP defines covered flooding as a general and temporary condition during which the surface of normally dry land is partially or completely inundated. Two adjacent properties or two or more acres must be affected. Flooding can be caused by any one of the following:

- ◇ The overflow of inland or tidal waters.
- ◇ The unusual and rapid accumulation or runoff of surface waters from any source, such as heavy rainfall.
- ◇ The incidence of mudslides or mudflows, caused by flooding, which are comparable to a river of liquid or flowing mud.
- ◇ The collapse or destabilization of land along the shore of a lake or other body of water, resulting from erosion or the effect of waves, or water currents exceeding normal, cyclical levels.

- ◆ **Myth:** Wind-driven rain is considered flooding.

Fact: No, it isn't. Rain entering through wind-damaged windows, doors, or a hole in a wall or the roof, resulting in standing water or puddles, is considered windstorm, rather than flood damage. Federal flood insurance only covers damage caused by the general condition of flooding (defined above), typically caused by storm surge, wave wash, tidal waves, or the overflow of any body of water above normal, cyclical levels. Buildings that sustain this type of damage usually have a watermark, showing how high the water has risen before it subsides. Although the Standard Flood Insurance Policy (SFIP) specifically excludes wind and hail coverage, most homeowners' policies provide coverage.

For more information about the NFIP, ask your insurance agent or company, or call the NFIP's toll-free number at 1-800-611-6123, extension 29.

I. THE FEMA ORGANIZATION

PROJECT IMPACT AND DISASTER-RESISTANT COMMUNITIES

As a result of the increasing number and severity of disasters over the last decade, FEMA has introduced a new project (not a program) to reduce the damage resulting from hurricanes, tornadoes, severe storms, floods, and fires.

With Project Impact, FEMA is changing the way America deals with disasters. Project Impact will help communities protect themselves from the effects of natural disasters by taking actions to reduce disruption and loss.

Project Impact operates on a common-sense damage-reduction approach and is based on three simple principles:

- ◆ **Preventive actions must be decided at the local level.** FEMA cannot make prevention an everyday activity. Local communities must get involved.
- ◆ **Private sector participation in mitigation efforts is vital.** Historically, local businesses are disrupted by disasters—even if they are not damaged directly by the event. Disruption of utilities and lost productivity from workers whose properties have been damaged has cost local businesses millions of dollars.
- ◆ **Long-term effort and investment in prevention measures are essential.** Disaster resistance cannot happen overnight. It will take both long-term effort and investment from community and business to work.

Under Project Impact, FEMA offers expertise and technical assistance from both the Federal and regional levels to provide local governments with information and techniques on the latest mitigation practices.

Under Project Impact, FEMA will:

- ◆ Invite at least one community in each of the 50 States to participate in the program by the end of fiscal year 1998.
- ◆ Recruit 500 businesses to be Project Impact partners in that timeframe.

A disaster-resistant community is one that:

- ◆ Experiences minimal loss of life as a result of a disaster.
- ◆ Has limited interruption of public services.
- ◆ Can resume business operations in a timely manner following a disaster.
- ◆ Can manage its response operations with or without State assistance.
- ◆ Returns to pre-disaster conditions in a timely, orderly manner.

I. THE FEMA ORGANIZATION

PROJECT IMPACT AND DISASTER-RESISTANT COMMUNITIES

The initiative is designed to help locals understand their risks, identify their priorities through a community-driven process, take action to reduce their risks, and communicate their successes to others.

The incentive to participate in Project Impact is clear:

- ◆ A disaster-resistant community is able to recover more quickly with less property loss and lower cost for repairs.
- ◆ Time lost from productive activity is minimized for both businesses and their employees.

Mitigation programs, such as HMGP and FMA, and projects, such as Project Impact, help State and local governments make huge inroads to mitigating disaster efforts.

ASSISTANCE WITHOUT A PRESIDENTIAL DECLARATION

In many instances, disaster assistance is available from the Federal Government and voluntary agencies without a Presidential declaration of a major disaster or an emergency. Federal establishments, particularly military installations that are located in or near a disaster area, may provide immediate lifesaving assistance. Other Federal agencies may be able to provide assistance under their own statutory authorities. The following assistance is available from various Federal and voluntary agencies:

- ◆ **Search and Rescue.** The U.S. Coast Guard or the U.S. Armed Forces may assist in search and rescue operations, evacuate disaster victims, and transport supplies and equipment.
- ◆ **Flood Protection.** The U.S. Army Corps of Engineers (USACE) has the authority to assist in flood-fighting and rescue operations and to protect, repair, and restore certain flood-control works that are threatened, damaged, or destroyed by a flood. The USACE also has the authority to assist States for a 10-day period subject to specific criteria.
- ◆ **Fire Suppression Assistance.** The Stafford Act authorizes the President to provide assistance—including grants, equipment, supplies, and personnel—to a State for the suppression of a forest fire or a grassland fire on public or private lands that threatens to become a major disaster. The Governor or the Governor's Authorized Representative must request such assistance through the FEMA Regional Director and should support the request with detailed information on the nature of the threat and the Federal assistance needed.
- ◆ **Health and Welfare.** The Department of Health and Human Services may provide assistance to State and local welfare agencies and to State vocational rehabilitation agencies. The Public Health Service can aid States and local communities in emergency health and sanitation measures. The Food and Drug Administration may work with State and local governments in establishing public health controls through decontamination or condemnation of contaminated food and drugs.
- ◆ **Emergency Conservation Program.** The State Director may designate areas for the Farm Service Agency (formerly the Agriculture Stabilization and Conservation Service), administered by the U.S. Department of Agriculture. This program provides for cost-sharing grants to rehabilitate farm lands damaged by natural disasters.
- ◆ **Emergency Loans for Agriculture.** Rural Economic and Community Development may make emergency loans to farmers, ranchers, and aquaculturalists in areas designated as eligible by its Administrator or the Secretary of Agriculture.

I. THE FEMA ORGANIZATION

ASSISTANCE WITHOUT A PRESIDENTIAL DECLARATION

- ◆ **Disaster Loans for Homeowners and Businesses.** The Small Business Administration (SBA) can provide both direct and bank-participation disaster loans to qualified homeowners and businesses to repair or replace damaged or destroyed private property when the Administrator declares a disaster loan area under the SBA's statutory authority. Economic injury loans can help small firms suffering economic losses as a direct result of a disaster.
- ◆ **Tax Refunds.** The Internal Revenue Service can assist individuals in applying for casualty losses resulting from natural disasters
- ◆ **Repairs to Federal Aid System Roads.** The Federal Highway Administration of the Department of Transportation can provide assistance to restore roads and bridges on the Federal Aid System.
- ◆ **Voluntary Organization Assistance.** An essential element in almost every disaster relief effort is the assistance provided by Voluntary Organizations Active in Disasters (VOADs). VOADs often provide help when all other official avenues have been exhausted.
 - ◇ Voluntary organization assistance includes:
 - 6 **Emergency Mass Care**, which may be provided by the American Red Cross and the Salvation Army.
 - 6 **Individual Assistance**, which may be provided by the American Red Cross, includes food, clothing, household furniture, prescriptions, funeral expenses, and occupational supplies and equipment.
 - 6 A **Voluntary Agency Liaison** officer, who is provided by the American Red Cross, to assist FEMA in coordinating with all the VOADs functioning within the disaster area.
 - ◇ Other VOADs and the types of assistance they provide are as follows:
 - 6 The Salvation Army—Provides food, clothing, donated furniture, and ministerial services.
 - 6 Seventh Day Adventist—Provides used clothing that has been cleaned, sorted, labeled, and packaged for individuals.
 - 6 Mennonite Disaster Service, Southern Baptist Convention, Church of the Brethren, Christian Reformed World Relief Committee—Provide assistance in cleanup activities and temporary repairs to owner-occupied homes.
 - 6 Southern Baptist Convention and Church of the Brethren—Provide safe, quality child-care services.
 - 6 Society of St. Vincent DePaul—Assists in the distribution of donated items.
 - 6 Church World Service—Assists in the development of a Church Interfaith Committee to utilize donated church funds to provide for various unmet needs.
- ◆ **Department of Defense Predeclaration Emergency Assistance.** The Stafford Act authorizes the President to use personnel and equipment of the Department of Defense to remove debris or provide temporary restoration of essential public facilities and services in the aftermath of an incident that may ultimately qualify for a major disaster or emergency declaration. This authority has been delegated to the Associate Director of the Response and Recovery Directorate.

I. THE FEMA ORGANIZATION

ASSISTANCE WITHOUT A PRESIDENTIAL DECLARATION

The Governor must request such assistance through the FEMA Regional Director and support the request with a finding that such work is essential for the preservation of life and property. When authorized, the work may be carried out only for a period not to exceed 10 days.

CUSTOMER SERVICE

FEMA's main goal is to help people affected by disasters begin their recovery from a disaster. Effective customer service helps ensure that they are able to move forward with their lives. When individuals have confidence that the Government is working, they are better able to begin to put their lives back together.

FEMA has identified the following standards to ensure quality customer service:

To help customers, FEMA will . . .

- ◆ Provide customers equal access to disaster assistance.
 - ◆ Provide customers an opportunity to tell their stories to a responsive FEMA representative.
 - ◆ Treat customers with respect and caring.
 - ◆ Provide customers with clear, accurate information about available assistance and how to apply for it.
 - ◆ Explain clearly what customers need to do after applying for assistance, what customers can expect from Government agencies, and how long the process should take.
 - ◆ Provide customers with disaster housing assistance as promptly as possible and give them an estimate of when they will receive assistance.
 - ◆ Advise customers on how to protect against future losses.
 - ◆ Use customers' suggestions and complaints to improve services continually.
-

I. THE FEMA ORGANIZATION

DISASTER ASSISTANCE PROGRAMS KNOWLEDGE ASSESSMENT

Instructions: This short exercise will help you assess your current understanding of Disaster Assistance Programs. Please provide the correct response(s) for each question, then check your answers against the answer key on pages I-62 and I-63.

1. Following a Presidential declaration of a major disaster or emergency, what three types of Federal disaster assistance become available?

2. Disaster Housing, Individual and Family Grants, and Tax Assistance are in which category of disaster assistance?

3. Crisis Counseling services are available only after special request by the Governor and approval by which Federal agency?

4. Disaster Loans are available for homeowners, renters, business owners, and nonprofit organizations. This program is administered and funded by which Federal agency?

5. Name the three types of disaster loans that are available.

I. THE FEMA ORGANIZATION

DISASTER ASSISTANCE PROGRAMS KNOWLEDGE ASSESSMENT

6. The Federal Government grants 75 percent of the Public Assistance Program funding to the State. Does the Federal Government or the State administer these funds?

7. Eligible applicants for Public Assistance must submit a Request for Public Assistance within _____ days after the area is designated eligible for assistance.

8. Write the definition of Mitigation below.

9. Total Federal funds available for the Hazard Mitigation Grant Program (HMGP) are limited to _____ percent of the Federal share of permanent restorative work completed using Infrastructure Support funding.

10. Mitigation actions are accomplished by:

- ◆ Acting on the hazard.
- ◆ Redirecting the hazard.
- ◆ Interacting with the hazard.

Name the fourth action:

11. In many instances, disaster assistance is available from the Federal Government and voluntary agencies without a Presidential declaration of a major disaster or an emergency. Name three types of assistance that are available without a declaration.

I. THE FEMA ORGANIZATION

DISASTER ASSISTANCE PROGRAMS KNOWLEDGE ASSESSMENT

12. What are two important types of assistance provided by Voluntary Organizations Active in Disasters (VOADs)?
- _____
- _____
13. Which VOAD provides a Voluntary Agency Liaison officer to assist FEMA in coordinating with all the VOADs functioning within the disaster area?
- _____
14. What percentage of claims received by the National Flood Insurance Program come from outside high-risk flood zones?
- ☐ 5%
- ☐ 15%
- ☐ 33%
- ☐ 50%
15. Homeowner's insurance policies cover flooding.
- ☐ True ☐ False

I. THE FEMA ORGANIZATION

DISASTER ASSISTANCE PROGRAMS KNOWLEDGE ASSESSMENT ANSWER KEY

1. Following a Presidential declaration of a major disaster or emergency, the three types of Federal disaster assistance that become available include **Human Services**, **Infrastructure Support**, and **Mitigation**.
2. Disaster Housing, Individual and Family Grants, and Tax Assistance are in the **Human Services** category of disaster assistance.
3. Crisis Counseling services are available only after special request by the Governor and approval by the **Federal Emergency Management Agency**.
4. The Disaster Loans program is administered and funded by the **U.S. Small Business Administration (SBA)**.
5. The three types of disaster loans available are:
 - ✓ **Home Loans**
 - ✓ **Business Loans**
 - ✓ **Economic Injury Disaster Loans**
6. The Federal Government grants 75 percent of the Public Assistance Program funding to the State. The **State** then administers these funds.
7. Eligible applicants for Public Assistance must submit a Request for Public Assistance within **30** days after the area is designated eligible for assistance.
8. Mitigation is defined as:
 - ✓ **Any action taken to eliminate or reduce the long-term risk to human life and property from natural and technological hazards.**
9. Total Federal funds available for the Hazard Mitigation Grant Program are limited to **15 percent** of the Federal share of the total disaster expenditures.

I. THE FEMA ORGANIZATION

DISASTER ASSISTANCE PROGRAMS KNOWLEDGE ASSESSMENT ANSWER KEY

10. Mitigation actions are accomplished by:

Acting on the hazard.
Redirecting the hazard.
Interacting with the hazard.

✓ **Avoiding the hazard.**

11. In many instances, disaster assistance is available from the Federal Government and voluntary agencies without a Presidential declaration of a major disaster or an emergency. Assistance available without a declaration includes any three from the list below:

✓ **Search and Rescue**

✓ **Flood Protection**

✓ **Fire Suppression**

✓ **Health and Welfare**

✓ **Emergency Conservation**

✓ **Emergency Loans for Agriculture**

✓ **Disaster Loans for Homeowners and Businesses**

✓ **Repairs to Federal Aid System Roads**

✓ **Tax Refunds**

✓ **Voluntary Agency assistance**

✓ **Department of Defense
Predeclaration Emergency Assistance**

12. The two most important types of assistance provided by Voluntary Organizations Active in Disasters (VOADs) are:

✓ **Emergency Mass Care**

✓ **Individual Assistance**

13. The **American Red Cross** is the VOAD that provides a Voluntary Agency Liaison officer to assist FEMA in coordinating with all the VOADs functioning within the disaster area.

14. What percentage of claims received by the National Flood Insurance Program come from outside high-risk flood zones?

✓ **33%**

15. Homeowner's insurance policies cover flooding.

✓ **False**